

In Re: PAUL OLMSTEAD  
CYNTHIA OLMSTEAD

Case Number: BK-11-60394

Certificate of Mailing

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U.S. Bankruptcy Court  
301 W Main St Benton, IL

Bob Kearney  
P.O. Box 998 Benton, IL 62812

PAUL OLMSTEAD  
659 CR 1100 N TRILLA, IL 62469

CYNTHIA OLMSTEAD  
659 CR 1100 N TRILLA, IL 62469

U S Attorney  
9 Executive Drive Suite 300 Fairview Heights, IL 62208

INTERNAL REVENUE SER VICE  
INSOLVENCY CAMPUS PO BOX 21126 PHILADELPHIA, PA 19114

Illinois Department of Revenue  
Bankruptcy Section P.O. Box 64338 Chicago, IL 60664-0338

U S Trustees Office  
Becker Building, Room 1100 401 Main Street Peoria, IL 61602

EVERHOME MORTGAGE CO  
PO BOX 2167 JACKSONVILLE, FL 32232-0004

OLD NATIONAL BANK  
LOAN OPERATIONS PO BOX 3728 EVANSVILLE, IN 47736-3728

OLD NATIONAL BANK  
LOAN OPERATIONS PO BOX 3728 EVANSVILLE, IN 47736-3728

AMERICAN EDUCATION SERVICES  
PO BOX 2461 HARRISBURG, PA 17105-2461

BANK OF AMERICA  
PO BOX 851001 DALLAS, TX 75285-1001

CAPITAL ONE BANK, USA  
PO BOX 6492 CAROL STREAM, IL 60197

CARLE CLINIC ASSOCIATION  
PO BOX 6002 URBANA, IL 61803-6002

HR ACCOUNTS  
7017 JOHN DEERE PKWY MOLINE, IL 61265

CARLE FOUNDATION HOSPITAL  
611 WEST PARK URBANA, IL 61801-2595

CARLE FOUNDATION PHYSICIAN SERV  
PO BOX 911287 DALLAS, TX 75391-1287

CARLE FOUNDATION PHYSICIAN SVCS  
PO BOX 6004 URBANA, IL 61803

CARLE PHYSICIAN GROUP  
PO BOX 6002 URBANA, IL 61803

CHASE  
PO BOX 15153 WILMINGTON, DE 19886-5153

CITIFINANCIAL  
PO BOX 6931 THE LAKES, NV 88901-6931

DELL FINANCIAL SERVICES  
PO BOX 6403 CAROL STREAM, IL 60197-6403

EDFINANCIAL  
123 CENTER PARK DR KNOXVILLE, TN 37922

EDFINANCIAL SERVICES  
DEPT 888055 KNOXVILLE, TN 37995

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FINGERHUT  
PO BOX 166 NEWARK, NJ 07101-0166  
H&R ACCOUNTS INC  
PO BOX 672 MOLINE, IL 61265  
HOME DEPOT CREDIT SERVICES  
PROCESSING CENTER DES MOINES, IA 50364-0001  
HSBC  
CARDMEMBER SERVICES PO BOX 5250 CAROL STREAM, IL 60197  
HSBC  
PO BOX 17602 BALTIMORE, MD 21297  
KOHLS  
PO BOX 3043 MILWAUKEE, WI 53201-3043  
MASTERCARD  
PO BOX 17051 BALTIMORE, MD 21297  
MERRICK BANK CORP  
PO BOX 9201 OLD BETHPAGE, NY 11804  
SEARS  
PO BOX 6283 SIOUX FALLS, SD 57117  
WALMART  
170 W ELECTION DR STE 125 DRAPER, UT 84020  
DELL FINANCIAL SERVICES  
PO BOX 81577 AUSTIN, TX 78708-1577  
BRIAN D PONDENIS  
OSTLING AND ASSOCIATES LTD 201 W OLIVE ST BLOOMINGTON, IL 61701  
BOB KEARNEY  
CHAPTER 13 TRUSTEE PO BOX 998 BENTON, IL 62812

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The undersigned certifies that a copy of the plan and a notice of the meeting of creditors to be held pursuant to Section 341(a) of the Bankruptcy Code and fixing of dates was mailed as directed by Bankruptcy Rules 2002(a) and 9001(8) to the entities listed above on August 03, 2011

Executed under penalties of perjury on August 03, 2011

By: /s/ Annette Jones

# United States Bankruptcy Court

Case Number:  
BK-11-60394

## NOTICE OF CHAPTER 13 BANKRUPTCY CASE, MEETING OF CREDITORS, & DEADLINES

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.  
**NOTE:** The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s) (name(s) and address):  PAUL OLMSTEAD 659 CR 1100 N TRILLA, IL 62469  CYNTHIA OLMSTEAD 659 CR 1100 N TRILLA, IL 62469	Date Case Filed(or Converted):  July 29, 2011	Last Four Digits of Social-Security or Individual Taxpayer-ID (ITIN) No(s)/ Complete EIN.: XXX-XX-3608 XXX-XX-4003
Attorney for Debtor(s) (name and address): BRIAN D PONDENIS OSTLING AND ASSOCIATES LTD 201 W OLIVE ST BLOOMINGTON, IL 61701  Telephone Number: (309)827-3030	Bankruptcy Trustee (name and address): Bob Kearney P.O. Box 998 Benton, IL 62812  Telephone Number: (618)435-3001	

### See Reverse Side For Important Explanations.

#### Meeting of Creditors:

**Date:** September 08, 2011      **Location:** Thelma Keller Convention Center  
**Time:** 09:30 AM                      1202 North Keller Drive, Effingham, IL 62401

#### Deadlines:

Papers must be received by the bankruptcy clerk's office by the following deadlines.

#### Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **December 07, 2011**  
 For governmental units (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1) ): **January 25, 2012**

**Creditor with a Foreign Address:** A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts**  
 Sixty (60) days from first date set for the meeting of creditors.

#### Deadline to Object to Exemptions:

Thirty (30) days after the conclusion of the meeting of creditors.

#### Deadline to Object to Confirmation

Twenty-one (21) days after the conclusion of the Meeting of Creditors  
 Objections filed after this date will be overruled as untimely filed.

#### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

\*\*\* SECURED CREDITORS MUST ATTACH PROOF OF LIEN TO ALL COPIES \*\*\*

Address of the Bankruptcy Clerk's Office:  U.S. Bankruptcy Court 301 West Main Street Benton, IL 62812	For the Court:  Clerk of the Court  DATED: August 03, 2011
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<b>Filing of Chapter 13 Bankruptcy Case</b>	A bankruptcy case under Chapter 13 of the Bankruptcy Code (Title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan [is included with this notice] or [will be sent to you later], and [the confirmation hearing will be held on the date indicated on the front of this notice] or [you will be sent notice of the confirmation hearing]. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Creditors Generally May Not Take Certain Actions</b>	Prohibited collection actions against the debtor and certain codebtors are listed in the Bankruptcy Code §362 and §1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to exceed or impose a stay. Consult an attorney to determine your rights in this case.
<b>Meeting of Creditors</b>	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
<b>Claims</b>	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you may not be paid any money on your claim against the debtor from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial concerning the claim. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
<b>Discharge of Debts</b>	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the Debtor is not entitled to a discharge under Bankruptcy Code Section 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code Section 523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
<b>Exempt Property</b>	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors; even if the debtor's case is converted to Chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
<b>Bankruptcy Clerk's Office</b>	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
<b>Creditor with a Foreign Address</b>	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>---Refer To Other Side For Important Deadlines and Notices---</b>	

Bob Kearney P.O. Box 998 Benton, IL 62812		<h2 style="margin: 0;">PROOF OF CLAIM</h2>	
Name of Debtor: <b>PAUL OLMSTEAD CYNTHIA OLMSTEAD</b>		Case Number: <b>BK-11-60394</b>	
THIS SPACE FOR COURT USE ONLY			
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.			
<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim. <b>Court Claim Number:</b> _____ (CT) (If known) Filed on: _____ <input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach a copy of statement giving particulars. <input type="checkbox"/> Check this box if you are the debtor or trustee.		Name of Creditor (The person or other entity to whom the debtor owes money or property): Name and Address Where Notices Should be Sent: <div style="text-align: center; padding: 20px;"> <b>U.S. Bankruptcy Court</b>  <b>301 W Main St</b>  <b>Benton, IL</b> </div> Telephone Number: _____	
<b>1. Amount of claim as of Date Case Filed:</b> 07/29/2011      \$ _____ If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of you claim is entitled to priority, complete item 5. <input type="checkbox"/> Check box if claim includes interest or other charges in addition to the principal amount of claim. A copy of the itemized statement of all interest or additional charges must be provided to debtor's attorney and trustee.		Name and Address Where Payment Should be Sent (if different from above): Telephone Number: _____ <b>2. Basis for Claim:</b> _____ (See instruction #2 on reverse side.) <b>3. Last four digits of any number by which creditor identifies debtor:</b> _____ <b>3a. Debtor may have scheduled account as:</b> _____ (See instruction #3a on reverse side.)	
<b>4. Secured Claim.</b> (See instruction #4 on reverse side.) Check appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. <b>Nature of property or right of setoff:</b> <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other <b>Describe:</b> _____		<b>Value of property \$</b> _____ <b>Annual Interest Rate</b> _____ % <b>Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$</b> _____ <b>Basis for perfection:</b> _____ <b>Amount of Secured Claim: \$</b> _____ <b>Amount Unsecured: \$</b> _____	
<b>5. Amount of Claim Entitled to Priority under 11 U.S.C. Section 507(a).</b> \$ _____ <b>If any portion of your claim falls in one of the following categories, check the box and state the amount.</b> Specify the priority of the claim. <div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B)  <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*), earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).  <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).           </div> <div style="width: 48%;"> <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7).  <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).  <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507(a)(____).  <i>*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</i> </div> </div>			
<b>6. Credits:</b> The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.			
<b>7. Supporting Documents:</b> Exhibits(e.g., leases, promissory notes, mortgages, titles) may be filed electronically subject to the restrictions listed in General Order 08-4. A Summary of Exhibits may be filed electronically in lieu of filing the actual exhibits pursuant to General Order 08-4. If a Summary of Exhibits is filed, the proof of claim and Summary of Exhibits shall be filed together electronically as a single document. A copy of the claim and exhibits (documentation of your lien), in paper format that complies with the redaction policy as described on the back of this form, must still be provided to debtor's attorney and trustee. Exhibits must be tendered to the Court at least seven days prior to the Court hearing to which they pertain. Any Exhibit that is filed with the Court shall comply with the privacy protection requirements set forth in Bankruptcy Rule 9037.		THIS SPACE FOR COURT USE ONLY  US Bankruptcy Court 301 W. Main St Benton, IL 62812-1362	
Date	Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.		

# INSTRUCTIONS FOR PROOF OF CLAIM FORM

*The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases that are not filed voluntarily by a debtor, there may be exceptions to these general rules.*

## Items to be completed in Proof of Claim Form

### Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is near the top of the notice.

### Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

### 1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

### 2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

### 3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

### 3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

### 4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully

or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

### 5. Amount of Claim Entitled to Priority Under 11 U.S.C. Section 507(a):

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

### 6. Credits:

An authorized signature of this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

### 7. Supporting Documents:

Exhibits (e.g., leases, promissory notes, mortgages, titles) may be filed electronically subject to the restrictions listed in General Order 08-4. A Summary of Exhibits may be filed electronically in lieu of filing the actual exhibits pursuant to General Order 08-4. If a Summary of Exhibits is filed, the proof of claim and Summary of Exhibits shall be filed together electronically as a single document. A copy of the claim and exhibits (documentation of your lien), in paper format that complies with the redaction policy as described below, must still be provided to debtor's attorney and trustee. Exhibits must be tendered to the Court at least seven days prior to the Court hearing to which they pertain. Any Exhibit that is filed with the Court shall comply with the privacy protection requirements set forth in Bankruptcy Rule 9037.

### Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

## DEFINITIONS

### Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

### Creditor

A creditor is the person, corporation, or other entity owed a debt by the debtor on the date of the bankruptcy filing.

### Claim

A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. Section 101(5). A claim may be secured or unsecured.

### Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

### Secured Claim Under 11 U.S.C. Section 506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

### Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

### Claim Entitled to Priority Under 11 U.S.C. Section 507(a)

Priority claims are certain categories of unsecured claims that are paid from available money or property in a bankruptcy case before other unsecured claims.

### Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

### Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

## INFORMATION

### Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system ([www.pacer.psc.uscourts.gov](http://www.pacer.psc.uscourts.gov)) for a small fee to view your filed proof of claim. Failure to provide a stamped self-addressed envelope will result in electronic access (PACER) being the only method to receive acknowledgment of your claim filing.

### Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the fact value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. Section 101 et seq.), and any applicable orders of the bankruptcy court.